



2018 Open Enrollment Participating Groups (Including UD) Frequently Asked Questions



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Q: Do I have to *actively participate* in Open Enrollment?

For the 2018 Benefits Open Enrollment, the SBO is requesting every benefit-eligible employee follow the VALUE FIVE CALL TO ACTION steps to actively participate.

For more information on Open Enrollment, visit de.gov/statewidebenefits, select the “Open Enrollment” button, then choose your enrollment group.

Q: What steps do I need to take in order to *actively participate*?

The State of Delaware wants you to take action this May to make sure you are enrolled in the benefit plans that provide the **BEST VALUE** for you and your family! Getting the **BEST VALUE** means reviewing your benefit options and making informed decisions about what plans are most affordable and aligned with your needs. Making informed decisions regarding your benefit plan selections is an important step to help control rising health care costs and to maintain high quality, affordable options.

For more information on the Enrollment Action Checklist (VALUE FIVE), visit de.gov/statewidebenefits, select the “Open Enrollment” button, then choose your enrollment group.

Q: Will there be benefit plan premium (rate) changes for 2018?

The benefit plan premiums (or rates) for the health and dental plans will not change on July 1, 2018; however, there are a number of health benefit design changes intended to help you obtain the same level of quality and service at reduced costs to you and the State of Delaware. Learn What’s New by viewing the online mini-videos or visiting an upcoming health fair.

For more information on Open Enrollment, visit de.gov/statewidebenefits, select the “Open Enrollment” button, then choose your enrollment group.



Q: When will the coverage changes take effect?

The coverage changes , or the termination of existing coverage will take effect on **July 1, 2018**. Contact your Human Resources/Benefits Office for information regarding benefit deductions.

For more information on Open Enrollment, visit de.gov/statewidebenefits, select the “Open Enrollment” button, then choose your enrollment group.

Q: How can I become more informed about my benefits?

The Statewide Benefits Office has provided several Consumerism Resources in order to help employees *actively participate* in Open Enrollment and while providing the **BEST VALUE** for you and your family.

- The **Health Plan Comparison Chart** provides a side-by-side comparison of the four Health Plans offered by the State of Delaware.
- A curriculum of brief **Informational Mini Videos**, which include “2018 Benefits Open Enrollment: What’s New?”, videos on the four Health Plans, and Spousal and Dependent Coordination of Benefits, provide an in-depth overview of each topic.
- The **Interactive Benefits Guide** is an online guide that includes audio and screen interactions for eligible members to learn about the benefits available to them.

For more information on Open Enrollment Consumerism Resources, visit de.gov/statewidebenefits, select the “Open Enrollment” button, then choose your enrollment group.



Q: Will I get Member ID Cards?

- **Health***: All members (new and current) in Aetna's CDH Gold & HMO Plans and new members in Highmark's First State Basic and Comprehensive PPO Plan will receive new ID cards.
- **Prescription***: Members who enroll in a health plan for the first time will receive prescription ID cards. ID cards do not auto generate for coverage tier changes.

**Please note that Health and Prescription ID cards will not be generated by vendors until the June 1st interface files have been processed by vendors. ID Cards will be mailed mid to late June 2018.*

- **Dental****: Only new members will receive ID cards. ID cards do not auto generate for coverage tier changes.

***Please note that Dental cards are generated by vendors after each weekly file processes.*

- **Supplemental*****: Member ID cards are not issued for the supplemental benefits offered by Aflac.

****ONLY University of Delaware employees are eligible to participate in supplemental benefits.*

Q: What will happen to unused Aetna CDH Gold HRA funds at the end of the plan year?

Unused CDH Gold HRA Funds will rollover to the next plan year and are available the beginning of the new plan year. If you do not continue in a CDH Gold plan the funds will be forfeited. However, remaining unused funds will be used to pay for claims incurred during the period the employee was active in the CDH Gold Plan. HRA Fund balances and status of claims may be obtained by contacting Aetna Customer Services at 1-877-542-3862 or www.Aetna.com.

Q: Who can an employee cover under their benefits?

An eligible employee can cover a legal spouse and eligible, dependent children under age 26.

For more information on eligibility visit de.gov/statewidebenefits and select "Group Health Insurance Eligibility and Enrollment Rules" button.



Q: What do I need to provide if I am covering a spouse or other dependent for the FIRST TIME?

Proof of eligibility must be provided for anyone covering a spouse or dependent for the *FIRST TIME*.

- Proof of eligibility for a spouse is a copy of the Marriage Certificate/Civil Union Certificate.
- Proof of eligibility for a dependent is a Birth Certificate or other legal document.*
- Social Security Card must be provided in order to confirm a spouse or dependent's Social Security Number
- Complete a [Child Dependent Coordination Benefits](#) form if your dependent child has other health coverage.
- Complete a [Certification of Tax Dependent Status](#) form if covering a spouse due to civil union or other dependents due to civil union.

*This information is not forwarded to the carriers. Your Human Resources/Benefits Office will maintain this documentation.

Q: What do I need to do if I choose to cover my spouse for the 2018 Open Enrollment?

If you cover your spouse in one of the State of Delaware's Group Health Insurance medical (Aetna or Highmark) plans, you **MUST** complete a Spousal Coordination of Benefits form upon initial enrollment, each year during your Open Enrollment period and anytime your spouse's employment or insurance status changes. **Failure to submit a new Spousal COB form each year will result in a reduction of spousal benefits.**

For more information on Spousal Coordination of Benefits, visit de.gov/statewidebenefits, select the "Coordination of Benefits" button, then choose "Spousal".

Q: Where can I find information to assist with my electronic SCOB Form?

The [Spousal Coordination of Benefits Self Service Guide](#) offers step-by-step instruction for completing the SCOB Form online during Open Enrollment and year-round.

For more information on the Enrollment Guides visit de.gov/statewidebenefits, select the "Open Enrollment" button, then choose your enrollment group.

